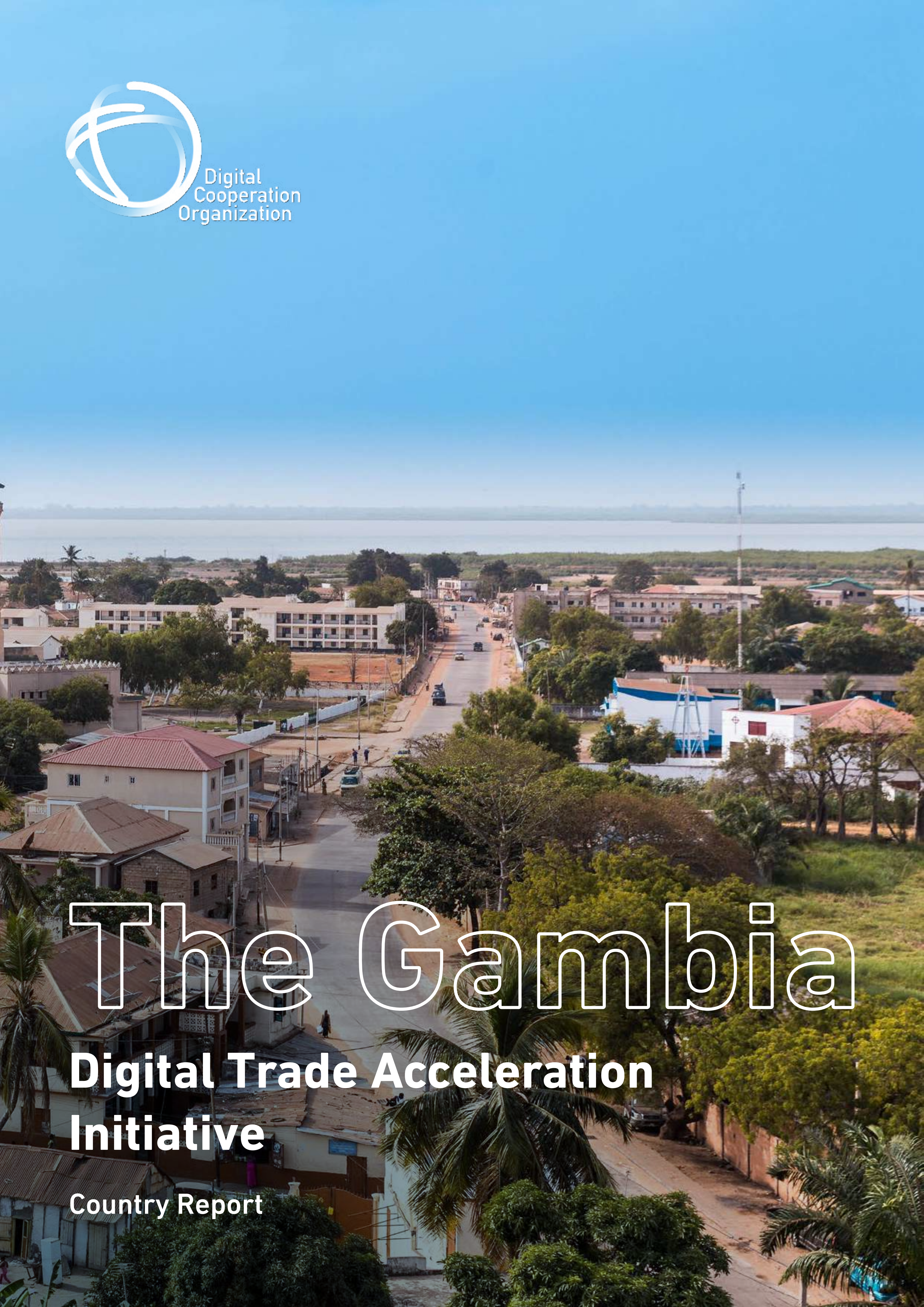

Digital Cooperation Organization

The Gambia

Digital Trade Acceleration Initiative

Country Report

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How to Read This Report

This comprehensive report is structured to guide readers to the information that interests them most. Three sections illuminate the regulatory assessment from different perspectives:

Section A is the core of this report. It assesses the domestic regulatory environment across twelve policy areas, with three subsections for each.

1. Our guiding questions analyse how each policy area interacts with digital trade.
2. Our summaries condense the regulatory environment through brief descriptions of the main legal frameworks and oversight authorities.
3. Our source lists provide a repository of official sources to facilitate further analysis.

Section B provides a factsheet that describes the local digital economy across four key dimensions: size and activities, digital infrastructure and connectivity, digital skills, and digital government.

Section C outlines international commitments and references the international fora in which it engages on digital issues.

Table of Contents

Executive Summary

The purpose of this report is to provide a detailed description of the regulatory environment affecting businesses and consumers engaging in digital trade. We illuminate the regulatory environment from three perspectives:

01 A comprehensive regulatory assessment explains the regulatory environment across twelve policy areas.

02 A factsheet describes the local digital economy across four dimensions: size and activities, digital infrastructure and connectivity, digital skills, and digital government.

03 An overview of existing international commitments characterises efforts to accelerate digital trade.

The regulatory assessment is the main contribution of this report and provides the following findings:

Data Protection:
The Gambia guarantees privacy as a constitutional right but has not yet enacted a comprehensive privacy law. There are currently no requirements to obtain user consent, to grant data subject rights, to establish local representation, or to register with the government.

Cross-Border Data Transfers
The Gambia does not currently establish specific rules for cross-border data transfers. The non-binding Data Protection and Privacy Policy and Strategy 2019 demands an adequate level of data protection for transfers, with certain exceptions.

Location of computing facilities:
The Gambia does not have a general data localisation mandate, but establishes localisation rules for “classified” and “sensitive” government data.

Online Consumer Protection:
Online consumers are protected under the general consumer protection framework, including entitlement to indemnity. The sending of unsolicited messages (spam) is not currently regulated, although recent policy statements have signalled the government’s intention to address spam.

Electronic Transactions:
The Gambia recognises the validity of electronic transactions, with exceptions such as real estate transactions. The framework recognises electronic signatures but does not differentiate between types thereof.

Trade Facilitation with Digital Means:
Djibouti maintains a website with various resources but does not provide all trade administration documents in electronic format. The government has implemented a platform for the electronic submission of trade administration documents (SYDONIAWorld), but no comprehensive single window system.

Cybersecurity:
The Gambia does not currently have comprehensive legislation on cybersecurity but criminalises various offences. Offences include unauthorised access to devices and data, modification of computer material, and computer-related extortion.

Artificial Intelligence:

The Gambia has not yet established a specific regulatory framework to govern AI. Several government frameworks mention the potential of AI and outline steps to increase The Gambia's capacity on AI.

Source Code:

The copyright law protects computer programs, establishing author's exclusive rights, subject to certain exceptions. The Gambia does not mandate any form of source code sharing.

Digital Economy Taxation and Customs Duties:

The Gambia does not apply customs duties to digital services/products, but applies value-added tax thereto. E-commerce imports are subject to both customs duties and value-added tax. The Gambia does not impose a specific direct tax on providers of digital services/products.

Electronic Payments:

Know-your-customer, anti-money-laundering, and counter-terrorism-financing rules apply to electronic payment providers. To provide mobile money services, providers must be authorised by the central bank.

SMEs and Digital Inclusion:

The Gambian government has implemented several initiatives and strategies to support SMEs and disadvantaged groups in accessing digital trade opportunities. These measures include developing digital platforms, providing training programmes, and establishing hubs to enhance digital skills and market access. The government has also outlined plans in various policy documents to encourage technology adoption, develop digital infrastructure, and provide financing mechanisms for small businesses.

01 Domestic Regulatory Environment Assessment

Domestic Regulatory Environment Assessment

For thriving digital trade among the members of the Digital Cooperation Organization, their regulatory environment should be comprehensive and adaptive. Absence of fundamental regulatory building blocs, regulatory divergence, or explicit barriers can hinder the DCO MS's digital trade reaching its potential.

This section assesses the regulatory environment across twelve policy areas on three layers. First, we answer guiding questions to analyse each policy area's impact on digital trade. Second, we summarise the regulatory environment through brief descriptions of the main legal frameworks and oversight authorities. Third, we provide a repository of official sources to facilitate further analysis.

We conduct this assessment for the following policy areas:

01 Data Protection

02 Cross-Border Data Transfers

03 Location of Computing Facilities

04 Online Consumer Protection

05 Electronic Transactions

06 Trade Facilitation with Digital Means

07 Cybersecurity

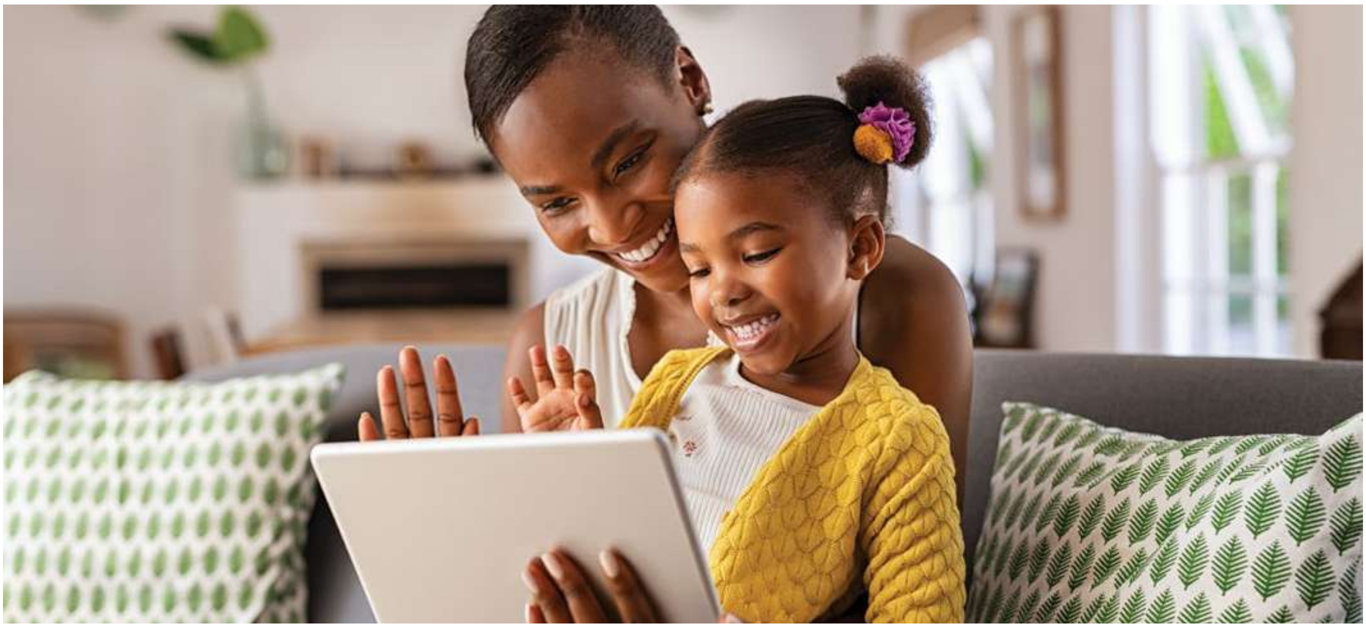
08 Artificial Intelligence

09 Source Code

10 Digital Economy Taxation and Customs Duties

11 Electronic Payments

12 SMEs and Digital Inclusion



Data Protection

The purpose of this section is to comprehensively characterise the conditions for domestic data collection and processing. Alignment with international best practices in data protection is important for fostering trust whilst facilitating market access. Deviation from these practices could potentially impact digital trade. If the data protection requirements within the member state are too low, that diminishes trust. If data protection requirements are too high, that may delay market entry from international service providers.

Guiding Questions

We analyse whether user consent is required for the processing of personal data. We then delineate the rights of data subjects and obligations for those processing data, specifically on local representation and registration. Finally, we identify the authority responsible for overseeing and enforcing data protection regulations.

The Gambia guarantees privacy protection as a constitutional right but has not yet enacted a comprehensive privacy law. As such, there are currently no requirements to obtain user consent, to grant data subject rights, to establish local representation, or to register with the government. Several non-binding frameworks signal the government's intention to establish data protection requirements. The Gambia Information and Communication Technology Agency (GICTA) is in charge of oversight but does not provide public data on enforcement action.

Summary

- The Gambia does not currently have a data protection law, although the government is reportedly considering a comprehensive proposal. The Constitution of the Republic of The Gambia guarantees privacy protections to citizens through Article 23, which ensures the privacy of the home, correspondence and communications of all individuals.

- The only binding primary legislation currently in force is the Gambia Information & Communication Technology Agency Act 2019 drafted by the Ministry of Information, which created the Agency. The Act empowers the Agency to issue guidelines to further regulate the digital economy and e-government in the country. The Act further provides information for data centres and a national data bank, stating the need to enhance data protection frameworks.

- The Data Protection and Privacy Policy and Strategy 2019 was issued by the Ministry of Information and Communication Infrastructure (which was later divided). The Strategy applies to all processing of personal data within and outside The Gambia by any organisation, including the private sector. The Strategy calls for the creation of a National Supervisory Authority within The Gambia. The Strategy states that the processing of personal data requires the data subject's consent, which must be given freely, upon specific information, and be unambiguous. Alternative legal bases for data processing include the performance of a contract with the data subject, the protection of vital interests of the data subject, or public interest. Any processing must occur for a specified and legitimate purpose.

- The Gambia Information and Communication Technology Agency is responsible for managing personal data protection matters in The Gambia. The Agency can draft rules, provide guidance, and monitor compliance. The Agency's website contains a section with "news" but it currently does not contain any enforcement cases related to data protection.

Other relevant authorities and government ministries include:

01 The Central Bank of The Gambia, which is responsible for issuing guidelines and policies that may include data protection provisions in the financial sector.

02 The Public Utilities Regulatory Authority, which is responsible for ensuring data protection in the telecommunication sector.

03 The Ministry of Information (previously part of the Ministry of Information and Communication Infrastructure), which manages ICT policies, including aspects of data protection.

04 The Ministry of Communications and Digital Economy, which formulates policies and legal instruments that might contain rules on data protection.

The Ministry of Communications and Digital Economy issued legal documents that contain data protection provisions, as follows:

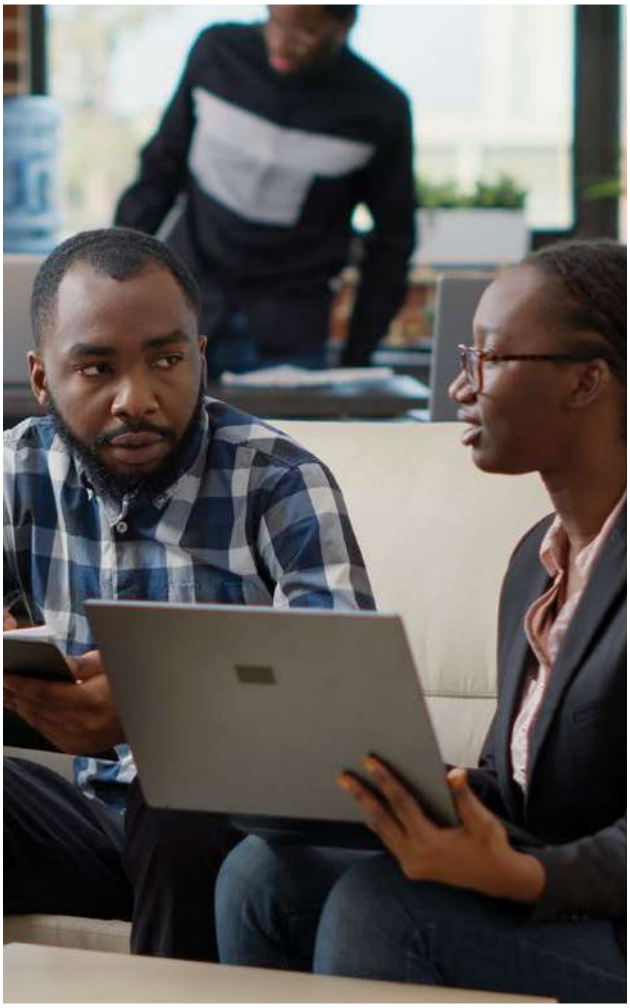
01 The Government Open Data Strategy 2024-2027 underscores the importance of open data in future data protection legislation.

02 The Government Cloud Strategy 2023-2027 tackles the need to avoid protection breaches and unauthorised access.

03 The E-government Strategy 2021-2024 promotes the collaboration and partnership between government entities for data protection.

04 The National Broadband Policy 2020-2024 addresses the need for data processing and protection regulations.

05 The Government Email Policy 2023-2027 requests email recipients to comply with data protection regulations and national records management requirements.



SOURCES

Primary Legislation

- Constitution of The Republic of The Gambia, 1997. Reprinted 2002
- The Gambia Information and Communication Technology Agency (GICTA) Act 2019

Guidelines

- Data Protection and Privacy Policy and Strategy 2019
- Digital Transformation Strategy for The Gambia 2023-2028 [source not working]
- Gambia National Digital Identity Strategy
- Recovery Focused National Development Plan 2023-2027
- Government Open Data Strategy 2024-2027
- E-government Strategy 2021-2024
- National Broadband Policy 2020-2024
- Government Email Policy 2023-2027
- Council of Europe: Support for the legislative process on data protection in the Gambia [other government source]

Oversight Authorities

- Ministry of Information (MOIN)
- Ministry of Communications and Digital Economy (MOCDE)
- The Gambia Information and Communication Technology Agency (GICTA)
- Public Utilities Regulatory Authority (PURA)
- Central Bank of The Gambia (CBG)

Cross-Border Data Transfers

The purpose of this section is to analyse the conditions for the cross-border transfer of personal information. On the one hand, data flows are the bloodline of the digital economy. On the other hand, data flows are a controversial subject in geopolitical discussions, as governments worry that transferring data across borders may jeopardise its protection. How a government regulates data transfers reveals the balancing act between free data flows and protection of data abroad.

Guiding Questions

The purpose of this section is to analyse the conditions for the cross-border transfer of personal information. On the one hand, data flows are the bloodline of the digital economy. On the other hand, data flows are a controversial subject in geopolitical discussions, as governments worry that transferring data across borders may jeopardise its protection. How a government regulates data transfers reveals the balancing act between free data flows and protection of data abroad.

Summary

- There is currently no comprehensive data protection binding framework establishing conditions for cross-border data transfers. The government is reportedly considering a comprehensive data protection law that would regulate data transfers. Two frameworks have introduced non-binding data transfer rules.

- The Data Protection and Privacy Policy and Strategy 2019 calls for data transfers to be allowed only if an appropriate level of data protection is guaranteed abroad. This appropriate level can be secured, after a thorough assessment, either by the law of the receiving country or by binding and enforceable standardised safeguards. The Strategy foresees exceptions, including the data subject's consent (explicit, specific and free), transfers in the interest of the data subject, transfers with a prevailing legitimate interest, especially public interest, and transfers in view of "freedom of expression." Finally, the Strategy states that the government may prohibit or suspend transfers to protect data subjects' rights and fundamental freedoms.

- The Ministry of Communications and Digital Economy issued the Government Cloud Strategy 2023-2027, which recommends that cloud service providers disclose the destination of cross-border data transfers. This recommendation must align with the broader requirement for government agencies to identify any foreign laws that could affect data stored with cloud service providers. Given the absence of comprehensive domestic regulations, the Gambian government must adhere to international laws and regulations, including data protection, cross-border data transfer rules, intellectual property laws, and the ECOWAS Data Protection Regulation, to effectively manage and execute cross-border data transfers.

SOURCES

Guidelines

- Data Protection and Privacy Policy and Strategy 2019
- Government Cloud Strategy 2023-2027
- Council of Europe: Support for the legislative process on data protection in the Gambia [other government source]

Location of Computing Facilities

The purpose of this section is to crystallise instances in which data must be stored in local computing facilities. Data localisation mandates require foreign providers to invest in or rent local infrastructure. This can create a significant barrier to digital trade due to burdensome procedural requirements or costs. Such requirements are thus subject to international scrutiny regarding their justification and scope.

Guiding Questions

We analyse whether the framework generally requires data to be stored in the national territory. We then analyse whether data localisation requirements apply to specific data types, such as infrastructure or health data. For each identified localisation requirement, we distil the public policy objective invoked by the government, if it is explicitly stated.

The Gambia does not have a general data localisation mandate, but establishes localisation rules for government data. “Classified” government data must be stored and processed within The Gambia, on a “government private cloud” or on-premises. “Sensitive” government data is to be stored on “government private cloud” or public cloud hosted in The Gambia. The rationale behind this localisation requirement is “data sovereignty.” Further government strategies mention the intention to mandate data localisation.

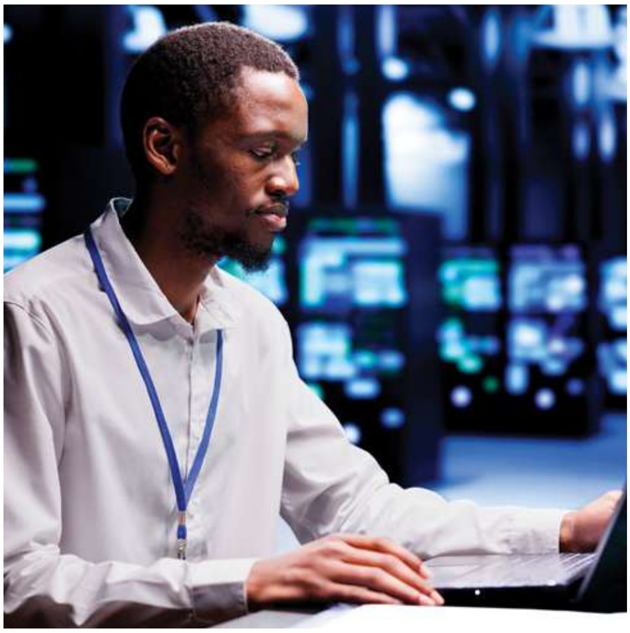
Summary

- There is no comprehensive general data localisation requirement in The Gambia. However, the government has adopted policies and a master plan including data localisation provisions.

- The Government Cloud Policy 2023 contains provisions related to government data storage requirements, aligned with "data sovereignty" principles. The Policy differentiates between "classified" and "sensitive" government data, without providing examples or specifications thereof. "Classified" data must be stored and processed within The Gambia, either on a "government private cloud" or on-premise. "Sensitive" data must be stored on a government private cloud or on a public cloud hosted in the country.

- The Ministry of Communications and Digital Economy released the Government Email Policy 2023-2027, which states that email accounts must be stored in local data centres or in government or local private clouds, with strong security measures. The Policy highlights the implementation of the e-Government program, which aims to launch an e-Government data centre to host government applications, and services like an email communication platform.

- The National Digital Economy Master Plan 2023-2033 urges the creation of a national data localisation policy. It raises concerns over the storage and processing of government data, particularly sensitive data, suggesting that it should be stored and processed in The Gambia. The goal is to minimise risks and protect classified, critical, and sensitive data within The Gambia.



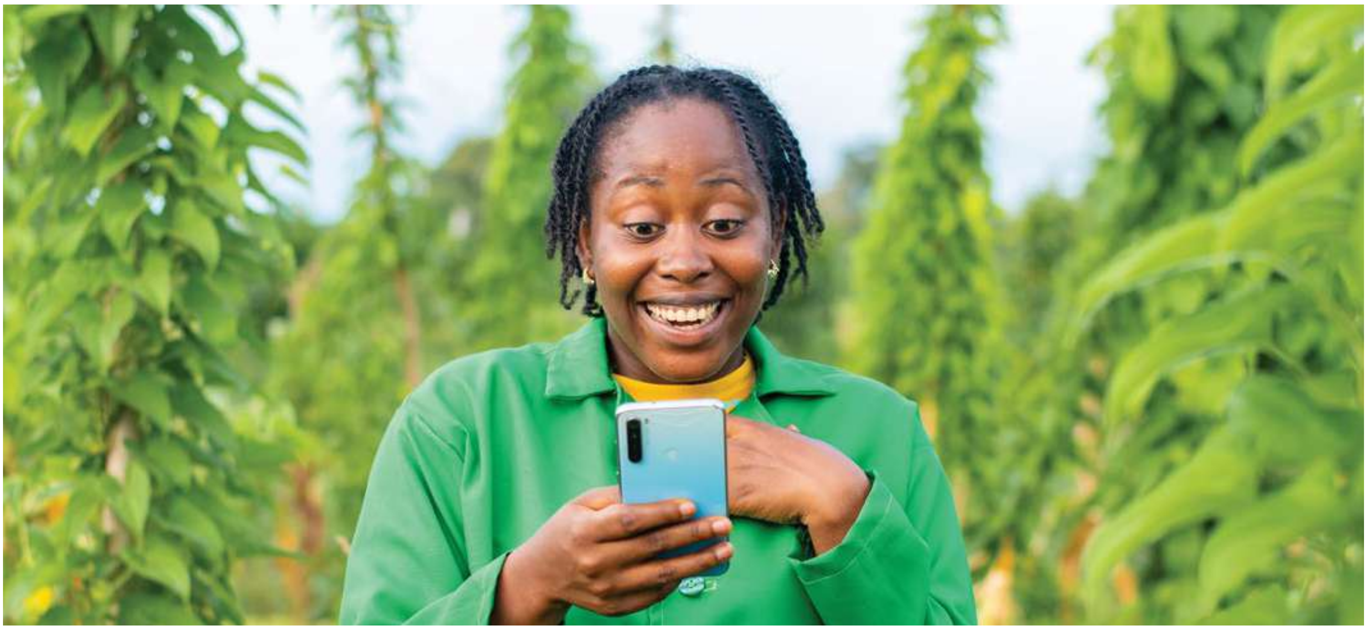
SOURCES

Secondary Legislation

- Government Cloud Policy 2023
- Government Email Policy 2023-2027

Guidelines

- National Digital Economy Master Plan 2023-2033



Online Consumer Protection

This section provides a detailed overview of the approach to protecting online consumers. A well-regulated online consumer protection framework is crucial for fostering trust and confidence in online transactions. In the context of international trade, the implementation of strong online consumer protection regulations enables secure cross-border transactions and promotes the expansion of e-commerce.

Guiding Questions

We contour whether the online consumer protection framework is specific to online consumption or applies general rules thereto. We then delineate the practices that are considered violations of consumer protection and distil any special obligations for e-commerce platforms. We further analyse the regulatory approach regarding spam. Finally, we explain which authority oversees online consumer protection.

Online consumers in The Gambia are protected under the general consumer protection framework, specifically the consumer protection law. The law entitles consumers to indemnity when goods or services cannot be delivered. E-commerce platforms are not subjected to special obligations. Spam is not currently regulated, although the National Cybersecurity Strategy and Action Plan of The Gambia 2022-2026 specifies that provisions on spam should be implemented. The Gambia Competition and Consumer Protection Commission (GCCPC), under the auspices of the Ministry of Trade, Industry, Regional Integration and Employment, is in charge of oversight but does not currently provide public data on enforcement action regarding online consumer protection.

Summary

- The Gambia Consumer Protection Act was enacted in 2014. The Act aims to enhance consumer protection mechanisms from unfair and misleading practices. Consumers are entitled to indemnity when goods or services cannot be delivered, and can file complaints with the Consumer Protection Tribunals. The Act does not contain specific provisions for the digital sphere, nor presents specific obligations for e-commerce platforms. In addition, spam is not currently regulated, although the National Cybersecurity Strategy and Action Plan of The Gambia 2022-2026 specifies that provisions on spam should be implemented.

- The Gambia Competition and Consumer Protection Commission, under the auspices of the Ministry of Trade, Industry, Regional Integration and Employment, oversees consumer protection in The Gambia. The Commission can initiate investigations, impose fines, draft rules, provide guidance, and monitor compliance. The Gambia Competition and Consumer Protection Commission's website contains a section with "news" but it does not currently list any enforcement cases related to online consumer protection.

Other authorities include:

01 The Central Bank of The Gambia, which oversees the financial sector and enforces consumer protection regulations related to financial institutions.

02 The Public Utilities Regulatory Authority, which regulates consumer protection issues within the telecommunication and utilities sectors.

03 The Ministry of Information, which manages ICT policies, including aspects of consumer protec tion in the digital space.

04 The Consumer Protection Tribunals, which are available in every administrative region of the Gambia and investigate violations of the regulations.

- The Gambia Competition and Consumer Protection Commission, The Gambia Public Procurement Authority and The Complaint Review Board released the Guide on Promoting Competition in Public Procurement 2023. This guide prohibits predatory pricing and monopoly practices. It aims to safeguard consumer protection and outlines specific mandates for public procurement. In addition, the Ministry of Communications and Digital Economy released the Digital Transformation Strategy for The Gambia (2023-2028), which focuses on enhancing consumer protection in the digital space. It includes the need to implement a safer online environment that enables child protection particularly in ICT equipment and services.

- The Regulation for the Provision of Mobile Money Services 2011 provides minimum standards for consumer protection and pertinent to providers of retail transfers. Payment service providers and banks must be transparent and provide clients with detailed descriptions of services and rates.

SOURCES

Primary Legislation

- The Gambia Consumer Protection Act 2014
- Competition Act 2007 [other government source]
- Essential Commodities Act 2015

Secondary Legislation

- Regulation for the Provision of Mobile Money Services 2011

Guidelines

- Digital Transformation Strategy for The Gambia 2023-2028 [source not working]
- Guide on Promoting Competition in Public Procurement 2023

Oversight Authorities

- Ministry of Trade, Industry, Regional Integration and Employment
- Gambia Competition and Consumer Protection Commission (GCCPC)
- Central Bank of The Gambia (CBG)
- Public Utilities Regulatory Authority (PURA)
- Ministry of Information
- Consumer Protection Tribunals [no official source available]

Electronic Transactions

The purpose of this section is to identify whether there are any regulatory hurdles to electronic transactions compared to paper-based or face-to-face transactions of equivalent substance. A transaction contains different aspects such as the validity of the contract, signature, and authentication.

Guiding Questions

We focus on whether the electronic transactions framework is binding and whether it recognises electronic transactions as equivalent to paper-based transactions. We then differentiate the various types of electronic signatures in the framework. Finally, we distil whether electronic authentication is permitted and whether the government provides such authentication.

The Gambia's electronic transactions framework consists of several laws and establishes the validity of electronic transactions, with exceptions such as real estate. The framework recognises electronic signatures but does not differentiate between types thereof and provides a mechanism for the recognition of foreign certificates. Finally, the government accepts electronic authentication and is establishing the Digital ID system.

Summary

- The Information and Communications Act 2009 regulates electronic transactions, signatures and records. The Act recognises the validity of "data messages" and establishes that an expression of intent is not without legal force merely on the grounds that it is in the form of a data message. Furthermore, requirements for written information are satisfied by electronic records, if they remain usable and accessible. Exceptions are foreseen for wills, powers of attorney, and real estate, among others. In addition, the Act establishes the validity of electronic signatures and provides for certificates and signatures issued abroad to have legal effect in The Gambia.

- The Pricing Policy for The Electronic Payment, Settlement and Credit Reference Systems aims to promote electronic transactions in the country and control eventual risks. It ensures the finality and irrevocability of payments and the acceptability of electronic data as evidence in legal proceedings by recognising digital signatures as authorisation for electronic transactions.

- The Ministry of Communications and Digital Economy issued The Gambia ICT for Development Policy Statement 2018-2028, which aims to enhance broadband services so that electronic transactions and e-government services are widespread and accessible to all citizens and businesses. Since this document promotes e-commerce in the country, strengthening the regulatory framework for e-transactions is essential.

- The Ministry of Trade, Regional Integration, and Employment issued The Gambia Trade Policy 2018-2022, which aims to promote e-commerce within the country and remove obstacles related to electronic payments. The Policy suggests the improvement of digital infrastructure to support trade transactions and streamline customs and logistics processes.

- The Ministry of Communications and Digital Economy is responsible for defining and implementing the legal framework for electronic transactions, including the validity and enforceability of electronic transactions and electronic signatures. The Central Bank of The Gambia manages financial transactions and may play a role in regulating electronic financial transactions, including those related to electronic money transfers and payment regulations and guidelines. Other agencies, such as the Gambia Public Utilities Regulatory Authority (PURA) and the Gambia Information and Communication Technology Agency (GICTA), also play important roles in ICT guidelines, which may include provisions related to electronic transactions.

- The Gambia is currently implementing its Digital ID system. Recently, the United Nations Economic Commission for Africa (UNECA) conducted a validation workshop with the Ministry of Communications and Digital Economy to present the Digital ID and Digital Transformation Strategy for the period 2023-2028. The workshop focused on privacy and safety, drafting the 2023 Gambia National Digital Identity Strategy.

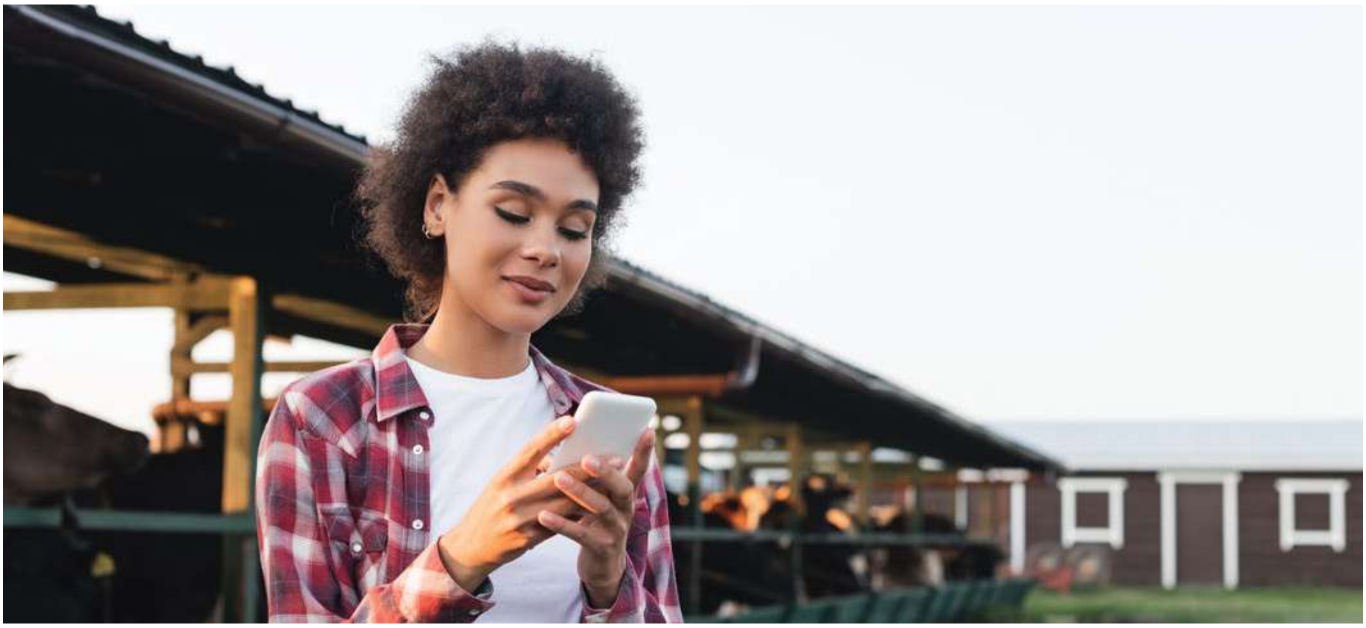
SOURCES

Primary Legislation

- Information and Communications Act 2009
- Secondary Legislation
- Pricing Policy for The Electronic Payment, Settlement and Credit Reference Systems: The Gambia

Guidelines

- The Gambia ICT for Development (ICT4D) Policy Statement 2018-2028
- The Gambia Trade Policy 2018-2022 [other government source]
- Gambia National Digital Identity Strategy [other government source]



Trade Facilitation with Digital Means

This section analyses how well the domestic regulatory environment is set up to welcome goods and services trade made possible through digital tools. This includes the use of electronic trade documentation, as well as measures designed to support "trade in parcels" and streamline cross-border transactions in the digital economy.

Guiding Questions

We analyse whether trade administration documents for imports are available and can be submitted in electronic form. We then focus on single windows, enabling persons to submit documentation for import, export, or transit through a single entry point to authorities. Specifically, we outline whether a single window system is operational for trade documentation and whether this system supports international data or document exchange. Finally, we highlight expedited or simplified customs procedures for low-value shipments.

The Gambia provides electronic trade administration documents for imports in electronic form and enables electronic submission. The Gambia's Single Window portal is operational and enables electronic submissions for companies that log in. Since November 2023, it includes an E-Tracking System. There are no public, official sources on simplified customs procedures for low-value shipments.

Summary

- In The Gambia, paperless trade is regulated by several laws. The Customs and Excise Bill of 2010 provides rules for customs management and states that electronic submissions of customs declarations and other trade documents are accepted to fulfil legal requirements. The Information and Communication Act 2009 mandates that public sector agencies must accept the submission of documents in electronic form. It states that the submission, processing of documentation, and issuance of authorisations or approvals can be done electronically. The Single Window Business Registration Act 2013 establishes an electronic registry for customs, facilitating the use of electronic documents in cross-border trade.

- Import declarations and associated documents can be digitised and submitted electronically through the customs administration's system and the Single Window portal upon registration. These electronic documents must be uploaded in their original form, complying with The Gambia's legal framework, formatted according to the customs administration's requirements, and linked to a single declaration unless otherwise authorised.

  The Gambia Revenue Authority oversees the customs regulations and manages the Single Window System and the Automated System for Customs Data (ASYCUDA), in which The Gambia participates.

- The Gambia's secondary legislation framework for paperless trade includes several key regulations. The Gambia Trade Policy 2018-2022 seeks to enhance domestic production and exports. Part of this effort includes establishing the Single Window Customs Clearance system to improve customs efficiency. The Gambia National Development Plan 2023-2027 emphasises the need to upgrade trade infrastructure. While it does not explicitly focus on paperless trade, the plan aims to enhance the efficiency of trade operations by modernising infrastructure and regulatory frameworks, which are critical for facilitating electronic trade processes. The Gambia Tax Revenue Authority also provides information and brochures on tax e-filing, e-registration, and other electronic services offered through its website.

SOURCES

Primary Legislation

- Information and Communications Act 2009
- Customs and Excise Bill 2010 [third party source]
- Single Window Business Registration Act 2013 [third party source]

Secondary Legislation

- The Gambia Trade Strategy and Industrial Development Policy 2018-2022

Guidelines

- Recovery Focused-National Development Plan (RF-NDP) 2023-2027
- The Gambia Revenue Authority: Exemptions from Custom Duty
- The Gambia Revenue Authority: Customs FAQs

Cybersecurity

This section aims to assess whether the cybersecurity requirements of the member state broadly align with international best practices. While cybersecurity is a critical component of digital policy, its relevance to digital trade is limited. Cybersecurity primarily concerns national defence, critical infrastructure, cybercrime prevention, and system integrity. However, alignment with international cybersecurity standards is essential for creating a secure environment conducive to digital trade. Insufficient cybersecurity standards can undermine trust, while overly stringent requirements may hinder market entry for international service providers.

Guiding Questions

We outline whether there is a regulatory framework regarding cybersecurity. We explain whether this framework is risk-based, creating tiered obligations depending on the extent of cybersecurity risk. We then analyse whether and to whom incident notification is required. Finally, we explain which authority oversees cybersecurity.

The Gambia does not currently have comprehensive legislation on cybersecurity. The Information and Communications Act 2009 contains a dedicated section on computer misuse and cybercrime, establishing various offences. Offences include unauthorised access to devices and data, modification of computer material, and computer-related extortion. It does not, however, establish risk-tiered obligations or demand incident notification. The Gambia Information and Communication Technology Agency (GICTA) oversees cybersecurity. The agency does not provide public data on enforcement action.

Summary

- There is currently no comprehensive legislation on cybersecurity in The Gambia. A cybercrime bill is currently under discussion, although the draft is not publicly available. It aims to be the principal legislation governing both cybersecurity and cybercrime. Currently, cybercrime is regulated under the Information and Communication Act 2009 through a dedicated section on computer misuse and cybercrime. It addresses various offences, such as unauthorised access, modification of computer material, and computer-related extortion.

- The Gambia Information and Communication Technology Agency is responsible for overseeing cybersecurity and cybercrime matters in The Gambia. The Authority can initiate investigations, impose fines, draft rules, provide guidance, and monitor compliance with cybersecurity regulations.

Other authorities include:

01. The Public Utilities Regulatory Authority, which oversees the compliance with cybersecurity standards in the telecommunications sector. The Authority established the Computer Security and Incident Response Team to respond to cyber security incidents.

02. The Ministry of Communications and Digital Economy, which is responsible for formulating legal instruments (see below) and drafting ICT policies, including strategies, guidelines and the currently deliberated cybercrime bill,

03. The Central Bank of The Gambia, which oversees cybersecurity measures related to financial institutions.

04. The Office of the National Security, which is responsible for the formulation of national security policies that include cybersecurity provisions.

05. The Gambia Police Force, which investigates cybercrimes.

- The Gambia Information and Communication Technology Agency's website contains a section with "news" but it currently does not contain any enforcement cases related to cybersecurity.

- The Government Email Policy 2023-2027 highlights the need to enhance cyberattack mechanisms, particularly on email platforms when hosting sensitive government data. The Policy requires email encryption to secure sensitive or confidential data.

- The Ministry of Communications and Digital Economy released the Gambia National Cyber Security Policy 2022-2026, which highlights the need to enhance cybersecurity measures in all sectors. The document suggests the implementation of a National Cyber Security Contingency Plan to provide a plan for responding to major cyber incidents. The Ministry also released the National Cybersecurity Strategy and Action Plan of the Gambia 2022-2026. The document suggests the adoption of an Information Security Management System, specifically the International Organization for Standardization's standard 27001/02 in government agencies, as well as the implementation of rules to tackle online fraud, spam, and phishing in e-commerce.

SOURCES

Primary Legislation

- Information and Communications Act 2009
- Cybercrime Bill 2023 [no official source available]

Secondary Legislation

- Government Email Policy 2023-2027

Guidelines

- Data Protection and Privacy Policy and Strategy 2019
- Gambia National Cyber Security Policy 2022-2026
- The National Cybersecurity Strategy and Action Plan of The Gambia 2022-2026 Revised Edition
- Digital Transformation Strategy for The Gambia 2023-2028 [source not working]
- Corporate Strategic Plan 2020-2024
- National Digital Economy Master Plan 2024-2034
- E-Government Strategy 2021-2024
- Recovery Focused National Development Plan 2023-2027
- Human Capital Development Strategy 2021-2024

Oversight Authorities

- The Gambia Information and Communication Technology Agency ('GICTA')
- The Public Utilities Regulatory Authority (PURA)
- Central Bank of The Gambia (CBG)
- Office of the National Security
- The Gambia Police Force

Artificial Intelligence

This section offers an overview of how artificial intelligence (AI) is regulated in the member state. The focus is on the policy response to the rise of widely accessible AI, covering both AI-specific regulatory frameworks and the application of existing laws to AI technologies. From a digital trade perspective, the key consideration is whether the member state aligns with emerging international practices.

Guiding Questions

We outline whether there is a specific regulatory framework addressing AI. If so, we analyse whether the framework is risk-based, meaning it establishes obligations based on the level of AI risk. We also analyse whether the framework is technology-based, meaning it establishes rules based on specific AI technologies. Finally, we reference guidance released by regulatory agencies on how the existing, non-AI-specific framework, applies to AI providers.

The Gambia has not yet established a specific regulatory framework to govern AI. Neither risk-based nor technology-specific rules apply to AI providers. Several government frameworks mention the potential of AI and outline steps to increase The Gambia's capacity on AI, but no regulatory agencies have issued guidelines on how existing rules apply to AI providers.

Summary

- There are no public, official sources on AI legislation in the Gambia, although several elements of the existing regulatory framework (including secondary legislation, policies, and guidelines) address certain aspects of AI. Still, there is currently no comprehensive framework defining risk- or technology-based rules for AI providers.

- The Gambia Information and Communication Technology Agency is responsible for managing AI regulations in The Gambia. The Authority can initiate investigations, impose fines, draft rules, provide guidance, and monitor compliance with AI regulations.

Other authorities include:

01 The Ministry of Communications and Digital Economy, which is responsible for the drafting of ICT policies, including the formulation of strategies and guidelines pertinent to AI. It formulates legal instruments that may contain provisions related to AI.

02 The Office of the National Security, which is responsible for formulating national security policies that may include AI provisions.

Other strategies, policies, and guidelines that touch upon AI include:

01 The Digital Transformation Strategy for the Gambia 2023-2028, National Broadband Policy 2020-2024, and the Gambia ICT for Development (ICT4D) Policy Statement 2018-2028 all state the need to further develop AI, blockchain, and machine learning in the country.

02 The National Broadband Policy 2020-2024 emphasises the need to create a framework for the development of AI, including by supporting high-speed broadband and data services.

03 The Fintech Policy 2023 sets policy targets, such as pursuing AI training and increasing the number of fintech companies.

SOURCES

Secondary Legislation

- National Broadband Policy 2020-2024
- Fintech Policy 2023

Guidelines

- Digital Transformation Strategy for The Gambia 2023-2028 [source not working]
- E-Government Strategy 2021-2024
- The Gambia ICT for Development (ICT4D) Policy Statement 2018-2028

Oversight Authorities

- Ministry of Information
- Ministry of Communications and Digital Economy
- The Gambia Information and Communication Technology Agency ('GICTA')
- Office of the National Security

Source Code

Source codes are among the essential trade secrets of the digital economy. Potential disclosure requirements toward the government or domestic private companies can be a major hurdle to market access. The purpose of this section is to identify regulatory or enforcement requirements that risk the required disclosure of source code.

Guiding Questions

We explain whether source code is generally protected under the intellectual property framework and whether there are exceptions to this protection. We then identify potential source code sharing requirements, explaining the circumstance and specific software to which they apply. Where explicitly stated, we reference the public policy objective invoked by the government.

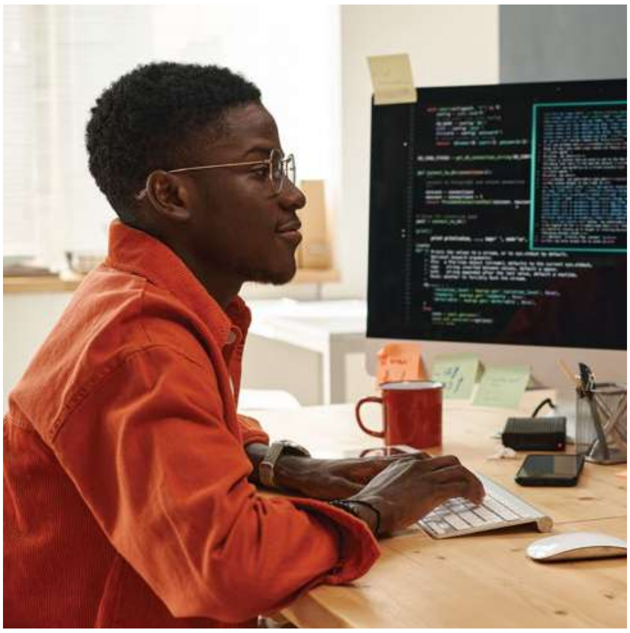
The copyright law recognises computer programs as protected works. The law establishes copyright protections but allows for temporary reproduction by the owner of a copy of the computer program, for the rightful use of the computer or for archival purposes, without authorisation from the author of the copyright. The Gambia does not mandate any form of source code sharing.

Summary

- In the Gambia, source code is protected by the Copyright Act 2004. The Act recognises computer programmes as protected works, alongside literary works, artistic works, musical works, sound recordings, audio-visual works, choreographic works, derivative works, and programme-carrying signals.

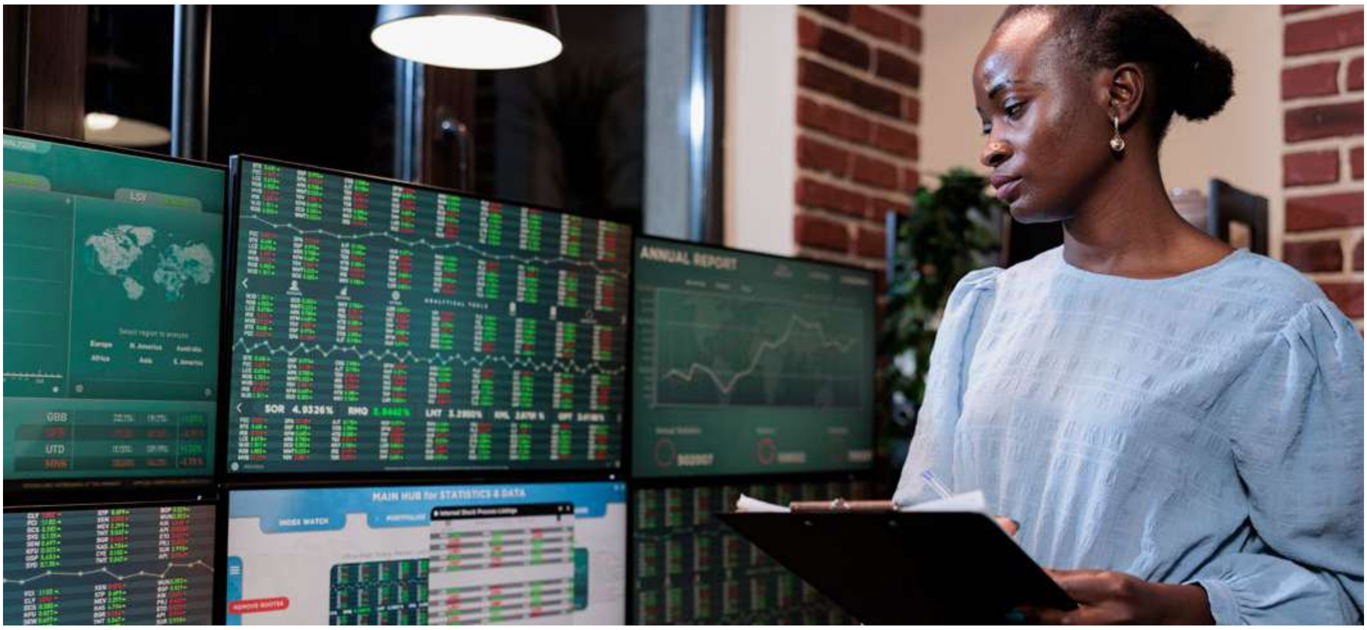
- The Act states that the reproduction of a computer programme by the lawful owner of a copy does not require the author's authorisation. This applies if the copy or adaptation is necessary for the purpose and extent for which the computer programme has been obtained. Additionally, reproduction is allowed for archival purposes or to replace a lawfully owned copy if it is lost, destroyed or becomes unusable.

- The Act allows for temporary reproduction of a work if it occurs during a digital transmission or to make a stored digital work visible. This is only permitted if authorised by the copyright owner or law. The reproduction is to be automatically deleted after use and cannot be used for other purposes.



SOURCES

- Copyright Act 2004



Digital Economy Taxation and Customs Duties

The purpose of this section is to identify how the digital economy is taxed domestically and at the border. This covers direct taxes, indirect taxes, and customs duties, applicable to both digital services/products and e-commerce imports. We focus on whether a) requirements are applied identically to digital services/products as to their analog equivalents and b) requirements are applied identically to domestic and foreign suppliers.

Guiding Questions

We explain whether customs duties apply to digital services/products as well as e-commerce imports. We then analyse whether indirect taxes, such as value-added-tax, apply to digital services/products as well as e-commerce imports. In addition, we identify any direct taxes imposed specifically on providers of digital services/products, such as digital service taxes. For each tax or duty, we mention whether electronic registration is possible for foreign providers.

The Gambia does not apply customs duties to digital services or digital products, but applies value-added tax. E-commerce imports are subject to both customs duties and value-added tax. The Gambia does not impose direct taxes on providers of digital services or digital products. Tax registration is mandatory for businesses that exceed thresholds (see below) and can be made electronically. Recently, the government initiated a digitisation initiative for the tax system.

Summary

- The Gambia's taxation of the digital economy is based on the Customs and Excise Regulations and the Income and Value Added Tax Act, as well as frameworks under the Economic Community of West African States (ECOWAS).

- The Gambia Income and Value Added Tax Act 2012 is the principal legislation governing the taxation of goods and services. The Act outlines the scope of its application, setting the standard VAT rate at 15%. Businesses with taxable supplies of at least GMD 2 million in a fiscal year are required to register for VAT. Businesses with taxable supplies of at least GMD 1 million in a fiscal year may opt for voluntary registration.

- The Customs and Excise Regulations establish customs duties on commercial imports, ranging from 5% to 35%, as per the Economic Community of West African States (ECOWAS) Common External Tariffs. Certain products are exempt from customs duties, including raw materials and others. There is no official exemption for e-commerce imports. Goods imported by public bodies, privileged individuals, and institutions are tax-exempt, although customs declaration is still required.

- Other taxes include an ECOWAS levy of 1% of the CIF (Cost, Insurance, and Freight) value, which supports ECOWAS projects; a processing fee of 1.55% of the CIF value, which covers administrative costs related to the import process; and an African Union levy of 0.20% of the CIF value, allocated to support African Union projects.

- Regarding direct taxes, non-resident digital services companies providing services to customers in The Gambia may be subject to corporate income tax. The corporate income tax rate is the higher of 27% of net profit or 1% of turnover for audited accounts. Tax exemptions are available for companies benefiting from double taxation treaties.

- In terms of oversight, the Gambia Revenue Authority is the main organ related to taxation and customs. The Customs Services Department under the Gambia Revenue Authority is responsible for collecting import duties and taxes on imports. The Gambia Investment and Export Promotion Agency, established by law in 2015, promotes and facilitates investment, import and export.

SOURCES

Primary Legislation

- Income and Value Added Tax Act 2012
- Gambia Investment and Export Promotion Agency Act 2015

Secondary Legislation

- The Customs and Excise Regulations 2013 [third party source]

Guidelines

- Revenue Authority: Corporate Income Tax
- Revenue Authority: Customs FAQs
- Revenue Authority: Exemptions from Customs Duty

International Frameworks

- Economic Community of West African States: ECOWAS Customs Code

Electronic Payments

This section evaluates the key aspects of the regulatory environment governing electronic payments and its openness to processing payments across borders. Electronic payments are a critical enabler of digital and digitally facilitated trade. While data protection, data flows, and electronic transactions play a significant role in electronic payments, they have been addressed previously. This section focuses on whether a) digital payment services/products are subject to the same requirements as their analogue equivalents, and b) whether these requirements are applied equally to domestic and foreign providers.

Guiding Questions

We outline whether there is a regulatory framework specifically addressing electronic payments. We then distil know-your-customer, anti-money-laundering, and counter-terrorism-financing rules that apply to electronic payments. In addition, we delineate licensing requirements and procedures for entities that offer electronic payment services. Finally, we reference special regulatory requirements for cross-border electronic payments.

The Gambia regulates electronic payments by applying its Anti-Money Laundering and Combating of Terrorism Financing Act and the central bank's regulations on mobile money services. The Act establishes know-your-customer, anti-money-laundering, and counter-terrorism-financing rules that also apply to electronic payment providers. To provide mobile money services, providers must be authorised by the central bank. For cross-border transactions, the transferring entity must verify information on the nature of the business.

Summary

- The Gambia's framework on electronic payments includes the Anti-Money Laundering and Combating of Terrorism Financing Act 2012 and the Central Bank's Regulation for the Provision of Mobile Money Services 2011.

- The Anti-Money Laundering and Combating of Terrorism Financing Act 2012 establishes rules to avoid anti-money-laundering, and counter-terrorism-financing which are also pertinent to cross-border wire transfers. The Act requires that finance institutions should maintain records of know-your-customer procedures and report suspicious activities to relevant authorities. In addition, the reporting entity shall verify and obtain sufficient information regarding the nature of the business and implement necessary measures related to cross-border correspondent banking.

- The Regulation for the Provision of Mobile Money Services 2011 aims to facilitate the provision of electronic payment services without compromising the safety and efficiency of the national payment system. It states that mobile money services must follow requirements for licensing, consumer protection, and risk management to operate within the country. Due to the growth of digital commerce, the regulation includes all retail transfers utilising an electronic payment system and delivery within the country. This regulation states that a mobile money service provider, shall, before commencing such business, apply to the bank for authorisation. Payment service providers shall utilise open systems capable of becoming interoperable with other payment systems in the country and internationally.

- The Central Bank of The Gambia is responsible for overseeing the national payment system and regulating payment service providers within the country. The Central Bank sets regulations for activities such as money transfers, issuance and management of payment instruments, and other financial transactions. It also oversees and administers the retail payment system, GAMSWITCH, which is a public-private partnership established by the Central Bank and a private investors for online payment integration.

- Secondary legislation includes the Digital Transformation Strategy for The Gambia (2023-2028). This document aims to modernise and digitise the country, including the payment system. The strategy recommends enhancing electronic transactions through expanding the number of entities using the payment infrastructure and adopting policies to incentivise electronic payments.

- Finally, the National Digital Economy Master Plan 2024-2034 aims to advance the country's digital infrastructure, improve various digital services, and integrate multiple payment channels. Priorities include mobile money, internet banking, and electronic payment systems.

SOURCES

Primary Legislation

- Anti-Money Laundering and Combating of Terrorism Financing Act 2012

Secondary Legislation

- Regulation for the Provision of Mobile Money Services 2011

Guidelines

- Digital Transformation Strategy for the Gambia 2023-2028 [source not working]
- National Digital Economy Master Plan 2024-2034
- The Gambia ICT for Development (ICT4D) Policy Statement 2018-2028

SMEs and Digital Inclusion

Digital trade holds the potential to open global markets to SMEs and disadvantaged groups. By leveraging digital technologies, small businesses, rural enterprises, and minority-owned businesses can overcome traditional barriers to international trade, such as high costs, limited market access, and logistical challenges. E-commerce platforms, digital payment systems, and online marketing tools enable these businesses to reach international customers, integrate into global value chains, and attain economies of scale previously limited to larger corporations. This section highlights recent support measures targeted to helping SMEs and disadvantaged groups capitalise specifically on the opportunities of the global digital economy.

Guiding Questions

We analyse whether the government has established specific programs or initiatives to support SMEs or disadvantaged groups in participating in the digital economy or digital trade. For each program, we distil the objective of the support, the form of support provided, and the target group of the program.

The Gambian government has implemented several initiatives and strategies to support SMEs and disadvantaged groups in accessing digital trade opportunities. These measures include developing digital platforms, providing training programmes, and establishing hubs to enhance digital skills and market access. The government has also outlined plans in various policy documents to encourage technology adoption, develop digital infrastructure, and provide financing mechanisms for small businesses.

Summary

- Various strategic documents of the Gambian government acknowledge the importance of SMEs for economic development. The National Digital Economy Master Plan 2024-2034 outlines initiatives for supporting businesses in their digital transition. The plan emphasises the need for inclusive development of digital infrastructure and proposes projects to enhance the digital readiness of women entrepreneurs, youth, and rural businesses. The Ministry of Communications and Digital Economy's National Digital Economy Master Plan 2023-2033 focuses on enhancing digital entrepreneurship through financing mechanisms for startups and small businesses. The plan proposes exploring options such as crowdfunding and venture capital to support digital enterprises. In April 2024, the Minister for Communications and Digital Economy announced plans to establish a robust national switch to support the MSME ecosystem across international trade. The government is also prioritising targeted digital development initiatives, including capacity building in digital skills for women, girls, and persons with disabilities, to position them as active participants in the digital economy.

- In a concrete step towards providing digital public infrastructure, the government launched the e-market platform Game Lumo in July 2024 to provide wider market access for Gambian goods. This platform aims to connect local businesses with a broader customer base, potentially enabling SMEs to expand their reach through digital means.

- Besides standalone activities, the Gambian cooperates with the International Trade Centre (ITC) in several programmes to promote SMEs and minority-owned business. The Ministry of Trade, Industry Regional Integration and Employment (MOTIE) launched the SheTrades Gambia Hub in November 2021 in partnership with the ITC. This hub aims to support women-led businesses by enhancing their competitiveness and increasing market access. The initiative provides coaching on various themes, including digitalisation, to help women entrepreneurs develop their digital capabilities and expand their business reach.

- The Youth Empowerment Program (YEP), implemented by the International Trade Centre and the EU Emergency Trust Fund for Africa, offers training programmes targeted at youth and women entrepreneurs. These programmes include training on facilitating online payments and bringing businesses online, equipping participants with digital skills necessary for e-commerce and digital trade.

- The International Trade Centre implemented a project during the COVID-19 pandemic to develop a digital agricultural value chain platform. This initiative aimed to increase the income of women horticulture producers and processors by leveraging digital technologies in the agricultural sector.

SOURCES

- Ministry of Communications and Digital Economy: National Digital Economy Master Plan 2024 - 2034
- Ministry of Communications and Digital Economy: National Digital Economy Master Plan 2023 - 2033
- -Ministry of Trade, Industry Regional Integration and Employment: SheTrades Gambia Hub
- Youth Empowerment Project: Business Digitalisation Programme for Advanced Literate Entrepreneurs
- International Trade Centre: The Gambia: COVID-19 recovery through digitalisation and market access for women horticulture producers
- International Trade Centre: Hub launch marks a
- new chapter to spur economic empowerment of women in The Gambia, becoming 12th SheTrades Hub
- UN Trade and Development: Progress made in the implementation of and follow-up to the outcomes of the World Summit on the Information Society at the regional and international level
- Food and Agriculture Organization of the United Nations: The Gambia National Export Strategy 2021-2025
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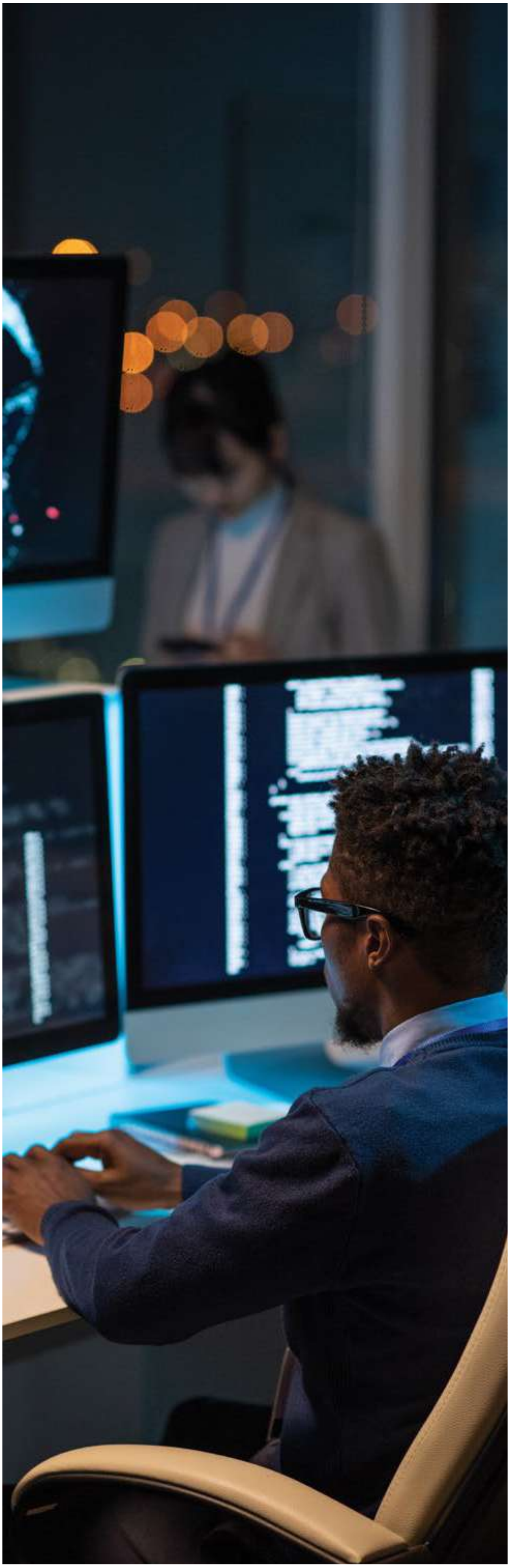
02
Digital Economy Factsheet

Digital Economy Factsheet

This factsheet describes The Gambia's digital economy across four key dimensions: digital economy size and activities, digital infrastructure and connectivity, digital skills, and digital government.



Size and Activities of the Digital Economy

To describe the size and activities of The Gambia's digital economy, we used data provided by the World Trade Organization and conducted our own calculations. We specifically analyzed the share of advanced technology products in total trade, cross-border trade in telecommunications, computer, information and audiovisual services, and total digitally delivered services.

Advanced technology products accounted for 4.58% of The Gambia's imports. The share of advanced technology products in exports was 1%, indicating a modest technology trade imbalance.

Figure 1:

Telecommunications, Computer, Information and Audiovisual Services

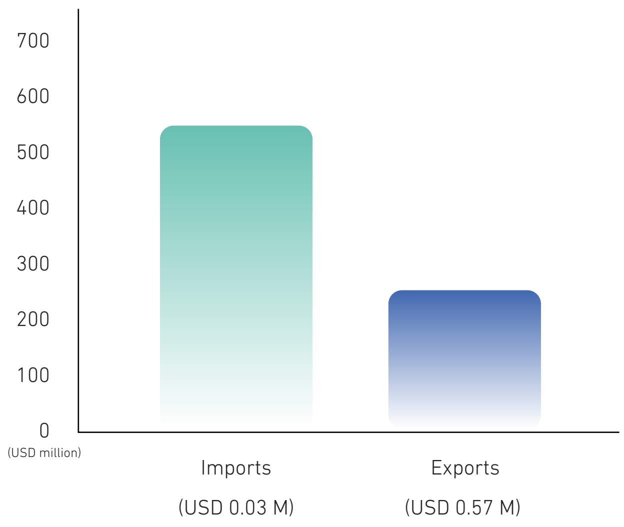


Figure 1 provides data for The Gambia's telecommunications, computer, information, and audiovisual services in 2022.

Figure 2:

Digital Delivered Services

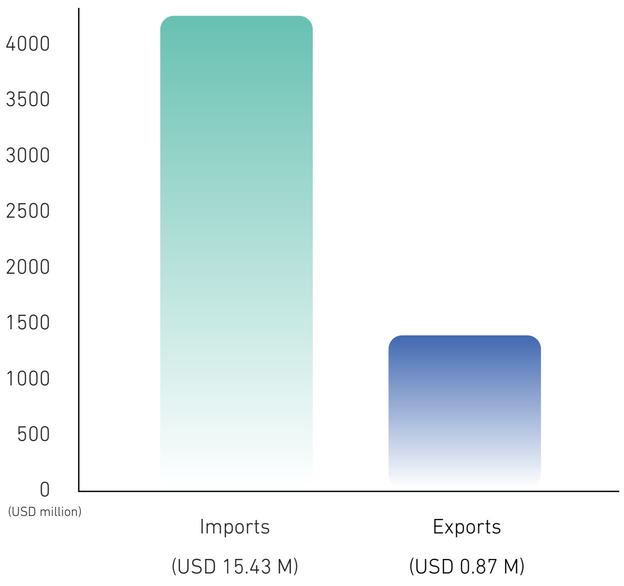


Figure 2 provides data for the total digitally delivered services in 2023.

Digital Infrastructure and Connectivity

To analyze The Gambia's digital infrastructure and connectivity, we analyzed data provided by the International Telecommunications Union. We focused on internet access, broadband coverage, and traffic, as well as mobile phone ownership.

Figure 3:
Digital Infrastructure and Connectivity

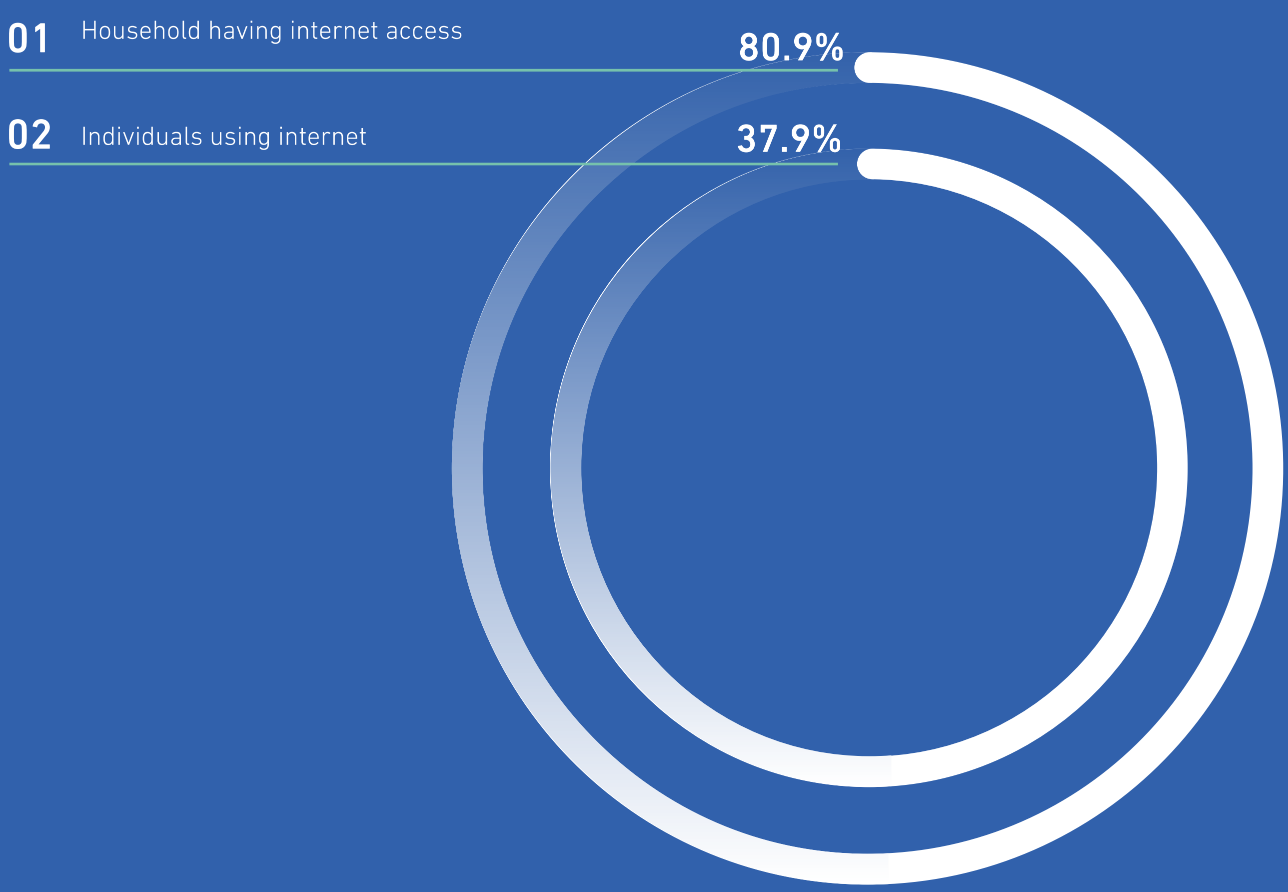
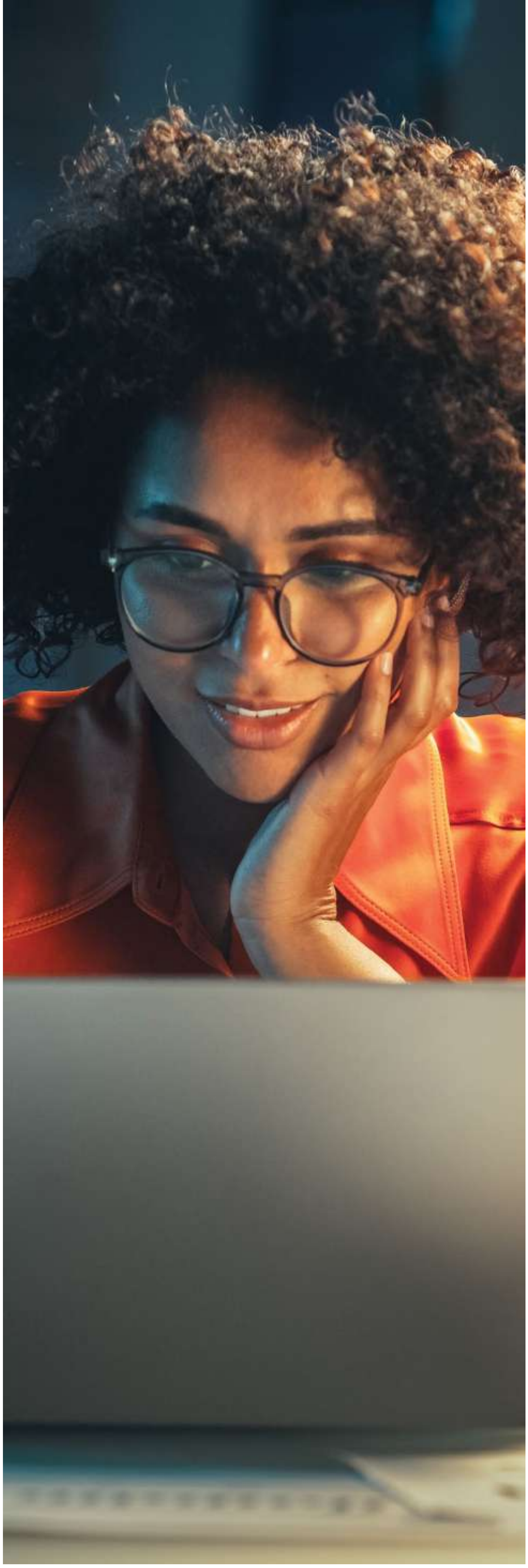


Figure 3 provides data to analyze The Gambia's digital infrastructure and connectivity in 2022.

Digital Skills

To document The Gambia's digital skills, we draw on data by UNESCO. We use data points relevant to general education, since no data points on specific digital skills (for instance on creating electronic presentations, copying files, or downloading software) were available in the UNESCO dataset for The Gambia.

The upper secondary education completion rate in The Gambia was **28.80%** in 2020. Gross tertiary education enrollment ratio stood at **2.66%** in 2012, indicating low participation in higher education. The adult literacy rate was **58.67%** in 2022. Government expenditure on education as a percentage of GDP was **5.11%** in 2023.



Digital Government

To examine the state of digital government in The Gambia, we rely on the World Bank's GovTech dataset. Specifically, we analyze how The Gambia provides digital government services, establishes institutions, and drafts strategies.

In terms of digital government services in 2022, The Gambia did not have a government cloud platform. It did not have a government interoperability framework. It did not have a government open-source software policy or action plan. The Gambia did not maintain an open government portal and did not have an open data portal.

Regarding institutional frameworks for digital government in 2022, The Gambia had established a government entity focused on government technology or digital transformation. It did not have a government entity focused on public sector innovation. The Gambia did not have a whole-of-government approach to public sector digital transformation.

Finally, The Gambia had drafted various strategies to advance digital government in 2022:

01 It had a current government technology or digital transformation strategy

02 It had either a strategy or program to improve digital skills in the public sector

03 It did not have strategies or programs to improve public sector innovation

03 International Commitments and Collaboration

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International Commitments and Collaboration

The purpose of this section is to outline the existing international commitments of the member state and the international fora in which it engages. We focus on international commitments and collaboration with a digital component, meaning a connection to the pertinent policy areas explained above.

To outline international commitments, we analyse binding free trade agreements and conventions, as well as non-binding guidelines/recommendations/principles and model laws. We also reference other commitments, both binding and non-binding. For each commitment, we explain to which policy area(s) it is pertinent. Regarding international fora, we analyse participation in discussions at the pluri- and multilateral level.

Commitments

Free Trade Agreements

Gambia has not signed any free trade agreements, which include provisions related to digital trade.

Conventions

Gambia is party to the following conventions and agreements:

01 International Covenant on Civil and Political Rights (Data Protection)

02 African Union Convention on Cyber Security and Personal Data Protection (Cybersecurity, Data Protection,Data Transfers)

03 Berne Convention for the Protection of Literary and Artistic Works (Source Code)

Guidelines, Recommendations, and Principles

Gambia is a member state of the United Nations, which has adopted the following frameworks:

01 United Nations Guidelines for Consumer Protection (Online Consumer Protection)

02 United Nations Educational, Scientific and

Cultural Organization Recommendation on the Ethics of Artificial Intelligence (Artificial Intelligence)

Gambia is a member state of the Economic Community of West African States, which has adopted Directive C/DIR. 1/08/11 on fighting cybercrime within ECOWAS. (Cybersecurity)

Gambia is a member state of the African Union, that participates in the Group of 20 countries (G20), which has adopted the following frameworks:

01 G20/Organisation for Economic Co-operation and Development High-Level Principles on SME Financing (SMEs and Digital Inclusion) (Note: The Principles on SME Financing were adopted in 2015 before the African Union joined the G20 in 2023.)

02 G20 Artificial Intelligence Principles (G20 Ministerial Statement on Trade and Digital Economy, 2019) (Artificial Intelligence) (Note: The G20 AI Principles were adopted in 2019 before the African Union joined the G20 in 2023.)

Models

Gambia has adopted or been influenced by the following model frameworks:

01 United Nations Commission on International Trade Law Model Law on Electronic Commerce (Electronic Transactions)

02 United Nations Commission on International Trade Law Model Law on Electronic Signatures (Electronic Transactions)

03 Commonwealth Model Law on Computer and Computer Related Crime (Cybersecurity)

04 Commonwealth Model Provisions on Data Protection (Data Protection)

Other Commitments

- Gambia is a member of the World Trade Organization and as such is subject to the Moratorium on Customs Duties on Electronic Transmissions (Customs Duties), the Trade Facilitation Agreement (Trade Facilitation) and the Agreement on Trade-Related Aspects of Intellectual Property Rights (Source Code). In addition, Gambia is a participant in the Joint Statement Initiative which has finalised a stabilised text on the Agreement on Electronic Commerce on 26 July 2024.

- Gambia is a member of the African Union, which has adopted the Continental Artificial Intelligence Strategy (Artificial Intelligence) and the Digital Transformation Strategy for Africa (Cross-cutting).

- Gambia is a member of the African Continental Free Trade Area, which has published the draft Protocol to the Agreement establishing the African Continental Free Trade Area on Digital Trade [Third party source (leak)] (Cross-cutting).

- Gambia has implemented the United Nations Conference on Trade and Development Automated System for Customs Data. (Trade Facilitation with Digital Means)

- Gambia is a member of the Smart Africa Alliance, which has adopted the Artificial Intelligence for Africa Blueprint. (Artificial Intelligence)

- Gambia is a member of the African Commission on Human and People's Rights, which has passed a Resolution on the need to undertake a Study on human and peoples' rights and artificial intelligence (AI), robotics and other new and emerging technologies in Africa - ACHPR/Res. 473 (EXT.OS/XXXI) 2021 (Artificial Intelligence).

Gambia is a member of the Economic Community of West African States, which has adopted the following frameworks:

- Supplementary Act A/SA.2/01/10 on electronic transactions within ECOWAS (Electronic Transactions)

- Supplementary Act A/SA. 1/01/10 on Personal Data Protection within ECOWAS [Download link] (Electronic Transactions)

Gambia is a member of the International Organization for Standardization, which has issued various technical standards including:

- ISO/IEC 22989:2022 (Information technology — Artificial intelligence — Artificial intelligence concepts and terminology) (Artificial Intelligence)
- ISO/IEC 42001:2023 (Information technology — Artificial intelligence — Management system) (Artificial Intelligence)
- ISO 22376:2023 (Security and resilience — Authenticity, integrity and trust for products and documents — Specification and usage of visible digital seal data format for authentication, verification and acquisition of data carried by a document or object) (Cybersecurity)
- ISO 31700-1:2023 (Consumer protection — Privacy by design for consumer goods and services) (Consumer protection)
- ISO 13491-1:2024 (Financial services — Secure cryptographic devices (retail) (Cybersecurity)
- ISO/TS 23526:2023 (Security aspects for digital currencies) (Cybersecurity)
- ISO 23195:2021 (Security objectives of information systems of third-party payment services) (Electronic payments)
- ISO 32111:2023 (Transaction assurance in E-commerce — Principles and framework) (Electronic transactions)

Fora

Gambia participates in the following international fora that touch upon digital issues:

- United Nations Global Digital Compact (Cross-cutting)
- European Union - African Union Digital Economy Task Force (Cross-cutting)
- Smart Africa Alliance (Cross-cutting)
- African Digital Compact (Cross-cutting)t

Digital
Cooperation
Organization

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